

Robert A. Clinco  
821 Appelby Street  
Venice, CA 90291  
(310) 396-6251 Voice, (310) 564-2027 FAX  
e-mail: [Robert@ClincoLaw.com](mailto:Robert@ClincoLaw.com)  
State Bar No. 35585

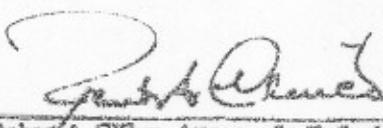
Attorney for Defendant, John B. Spear

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

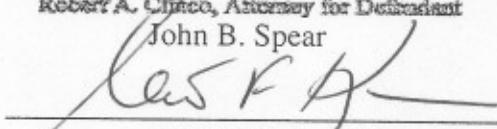
AUDREY McNAMARA NEVIS	) Case No. C -07-2568 MHP
	)
Plaintiff	) STIPULATION RE:
	) ANSWER BY JOHN B. SPEAR
v.	) TO SECOND AMENDED
	) COMPLAINT
WELLS FARGO BANK, et.al	)
	)
Defendants	)

It is hereby stipulated by and between the Plaintiff, AUDREY McNAMARA NEVIS, by her attorney of record, ROBERT KANE, and Defendant, JOHN B. SPEAR, by his attorney of record, ROBERT A. CLINCO, that the answer previously filed by defendant to the First Amended Complaint be deemed defendant's responsive pleading to the Second Amended Complaint.

Dated: July 18, 2008

  
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Robert A. Clinco, Attorney for Defendant

John B. Spear

  
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Robert Kane, Attorney for Plaintiff  
Audrey McNamara Nevis